



Order Filed on May 28, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**Caption in Compliance with D.N.J. LBR 9004-1(b)**  
Martone and Uhlmann, P.C.  
777 Passaic Avenue  
Clifton, NJ 07003  
(973) 473-3000  
bky@martonelaw.com  
ATTORNEYS FOR SECURED  
CREDITOR/SERVICING AGENT  
PNC BANK, NATIONAL ASSOCIATION  
36.4986

In re:

Joy Birdsong

Case No.: 20-22260

Hearing Date: June 8, 2021

Judge: Hon. Jerrold N. Poslusny, Jr.

Chapter: 13

**ORDER APPROVING LOAN MODIFICATION**

The relief set forth on the following page is hereby ORDERED.

**DATED: May 28, 2021**

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslusny, Jr.", written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

Debtor: Joy Birdsong  
Case Number: 20-22260- JNP  
Caption of Order: Order Approving Loan Modification

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THIS MATTER having been opened to the Court upon motion requesting the entry of an Order approving a Loan Modification agreement between the Debtor(s) and PNC Bank ("Creditor") and no objections have been filed and sufficient cause shown,

It is hereby ORDERED that:

1. Motion is hereby granted and the Debtor is permitted to enter into the loan modification agreement with Creditor attached as an Exhibit to the Motion (the "Agreement");

2. The Mortgage secured by real property owned by the Debtor as identified in the Agreement is hereby modified in accordance with the terms set forth in the Agreement.

3. Within fourteen days of the entry of this order, the Debtor shall file an Amended Chapter 13 Plan to include the escrow not included in this deferment;

4. The Creditor shall file an amended post-petition claim within thirty (30) days of the date of this Order. Upon receipt of an amended post-petition claim, the Trustee may disburse the funds in accordance with provisions of the confirmed plan;

5. The Debtor will continue to make their regular mortgage payment as of May 2021.

6. That if the Debtor should default and fail to make any of the aforesaid payments on the due date or any future payments outside of the plan to the secured creditor, for more than thirty (30) days from the due date, then this Court will enter an Order Vacating the Automatic Stay of the Bankruptcy Code with respect to the Secured Creditor's lien, upon Certification by the Secured Creditor's attorney as to the non-receipt of said payment. Said Order will not require the consent of the Debtor regarding form or substance, but a copy of the Order will be transmitted to the Debtor via ordinary mail and to the Debtor's attorney via e-mail at the time of the transmittal of said Order to the Court for signature; and it is further

7. Communication and/or negotiations between Debtor and mortgagees, mortgage servicers about loan modification shall not be deemed as a violation of the automatic stay; and any such communication or negotiation shall not be used by either party against the other in any subsequent litigation.

In re:  
Joy Birdsong  
Debtor

Case No. 20-22260-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: May 28, 2021

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 30, 2021:

Recip ID	Recipient Name and Address
db	+ Joy Birdsong, 129 Walker Avenue, Moorestown, NJ 08057-2422

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 30, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 28, 2021 at the address(es) listed below:

Name	Email Address
Brian C. Nicholas	on behalf of Creditor Quicken Loans LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Christian Del Toro	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION cdeltoro@martonelaw.com, bky@martonelaw.com
Denise E. Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Lee Martin Perlman	on behalf of Debtor Joy Birdsong ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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Date Rcvd: May 28, 2021

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Total Noticed: 1

TOTAL: 6